

JOSEPH S. WELTY, ASSIGNEE OF  
ERNEST E. WATKINS, MORTGAGEE  
OF STEPHEN P. RIVENBARK  
AND CHERYL L. RIVENBARK,  
HIS WIFE

\* NO. 2657E CIVIL  
\* IN THE CIRCUIT COURT  
\* FOR FREDERICK COUNTY,  
\* MARYLAND

\* \* \* \* \*

AFFIDAVIT UNDER SECTION 7 - 105 (b) and (c)  
OF THE REAL PROPERTY ARTICLE  
OF THE MARYLAND CODE

STATE OF MARYLAND, FREDERICK COUNTY, TO WIT:

I HEREBY CERTIFY that on this 8th day of January, 1987,  
before me, the subscriber, a Notary Public of the State and County  
aforesaid, personally appeared Joseph S. Welty, Assignee, who by  
virtue of the Mortgage filed in these proceedings, which was duly  
assigned to him, was empowered to sell the mortgaged property in  
the proceedings and made oath in due form of law that on the 18th  
day of December, 1986, as indicated on the copies of the letters  
attached hereto, he caused to be mailed, by certified mail to the  
present record owner's last known address and to holders of all  
subordinate recorded interests, where such request has been duly  
recorded, a notice letter stating the time, place and terms of  
sale of the mortgaged property, a copy of which letter is attached  
hereto.

*Anne L. Heenan*  
NOTARY PUBLIC

My Commission Expires:  
July 1, 1990

*Filed January 8, 1987*

